

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Curtis J. and Lorraine L. Dietlin : Bankruptcy Case No. 18-11200-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this *8th day of March, 2022*, it is hereby **ORDERED, ADJUDGED, and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated *February 1, 2022*, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):
Claimant: *Erie TCB* . Claim Number: *19 as secured at 9%*

2. The secured claim of *Wilmington Savings Fund Cl. #18-2* shall be paid *\$268.84* per month with interest accruing at *2.4719%* and *\$N/A* per month for tax and/or insurance escrow until the claim has been paid in full. (D28)

3. The Trustee's computation of the plan base shall include the anticipated funding from *personal injury case* in the amount of *\$15,310.00* as described in the Plan. (C20)

4. The following claim is to be paid in *24* payments of *\$150.00/month*. *U.S. Clerk of Courts* (N/A). (D45)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.


7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.


Thomas P. Agresti nms
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Curtis J. Dietlin
Lorraine L. Dietlin
Debtors

Case No. 18-11200-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Mar 08, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Curtis J. Dietlin, Lorraine L. Dietlin, 3412 Washington Avenue, Erie, PA 16508-2332
14951808	+ Daniel Santucci, Esq., 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
15009546	+ Erie County Tax Claim Bureau, 140 West Sixth Street, Room 110, Erie, PA 16501-1073
14951811	+ Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527
15447126	Mazda Financial Services, PO Box 74689, Chicago, IL 60675-4689
15456406	+ Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
14985486	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh NC 27605-1000
14951833	+ Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
14951834	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14951792	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2022 23:40:19	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14951793	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2022 23:40:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14976966	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2022 23:40:19	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14951794	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2022 23:40:19	Capital One Na, Po Box 30281, Salt Lake City, UT 84130-0281
14951796	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2022 23:40:28	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14971189	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2022 23:40:24	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14985570	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 08 2022 23:37:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14951798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:50:41	Citi/Sears, Po Box 6282, Sioux Falls, SD 57117-6282
14951799	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:40:20	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14984826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:50:38	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14951802	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:40:20	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14951800	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:40:28	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

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14951804	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 08 2022 23:37:00	Comenitycapital/bosco, Po Box 182120, Columbus, OH 43218-2120
14951805	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 08 2022 23:37:00	Comenitycapital/bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14984238	Email/Text: BKPT@cfna.com	Mar 08 2022 23:37:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14951806	+ Email/Text: BKPT@cfna.com	Mar 08 2022 23:37:00	Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
14951807	+ Email/Text: BKPT@cfna.com	Mar 08 2022 23:37:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14951809	Email/Text: mrdiscen@discover.com	Mar 08 2022 23:37:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14951832	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:40:24	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14951831	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2022 23:40:20	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
14956921	Email/Text: mrdiscen@discover.com	Mar 08 2022 23:37:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
14951810	+ Email/Text: mrdiscen@discover.com	Mar 08 2022 23:37:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14951813	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 08 2022 23:37:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14951812	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 08 2022 23:37:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
14951814	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2022 23:37:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
14951815	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2022 23:37:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14983397	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2022 23:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15051606	Email/Text: blegal@phfa.org	Mar 08 2022 23:37:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14983765	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 08 2022 23:40:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14953967	+ Email/PDF: rmscedi@recoverycorp.com	Mar 08 2022 23:40:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14951816	+ Email/Text: blegal@phfa.org	Mar 08 2022 23:37:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14981094	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2022 23:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14983267	+ Email/PDF: gecsed@recoverycorp.com	Mar 08 2022 23:40:24	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14951819	+ Email/PDF: gecsed@recoverycorp.com	Mar 08 2022 23:40:23	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14951817	+ Email/PDF: gecsed@recoverycorp.com	Mar 08 2022 23:40:19	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14951823	+ Email/PDF: gecsed@recoverycorp.com	Mar 08 2022 23:40:28	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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14951821	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:20	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14951826	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:28	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14951825	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:28	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14951827	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:24	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14951828	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:24	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14951830	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:20	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14951829	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2022 23:40:28	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14951795	*+	Capital One Na, Po Box 30281, Salt Lake City, UT 84130-0281
14951797	*+	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14951803	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14951801	*+	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14951820	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14951818	*+	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14951824	*+	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14951822	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com

District/off: 0315-1

User: auto

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Kenneth M. Steinberg

on behalf of Debtor Curtis J. Dietlin julie.steidl@steidl-steinberg.com
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c
om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Kenneth M. Steinberg

on behalf of Joint Debtor Lorraine L. Dietlin julie.steidl@steidl-steinberg.com
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c
om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5